

II. In the Claims

Please amend the claims, and add new claims, as follows:

1. (Currently Amended) A computer-implemented method ~~for~~ of monitoring sufficiency of collateral for a loan to a ~~participant's~~ non-tax qualified benefit plan, the method comprising the steps of:

receiving a ~~valuation~~ valuation of collateral for a loan to a non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the ~~of a benefit plan sponsor~~;

~~_____ determining a balance of the loan to the benefit plan; and~~

comparing the a balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral for compliance with a Regulation U loan requirement ~~permitted under the benefit plan.~~

2. (Original) The method of claim 1, further including:
signaling an incidence of noncompliance with the loan requirement.

3. (Currently Amended) The method of claim 2, further including the step of:
computing an amount of the collateral to be sold to retire debt to comply with a the loan requirement.

4. (Original) The method of claim 2, further including the step of:
computing an amount of additional collateral required to comply with the loan requirement.

5. (Currently Amended) The method of claim 1, wherein the step of comparing includes:
computing ~~the~~ an actual ratio of the loan amount divided by the value of the collateral; and
comparing ~~an~~ the actual ratio to a test ratio; ~~and~~
to determine whether to signal noncompliance with the loan requirement ing
~~when the actual ratio equals or exceeds the test ratio.~~

6. (Currently Amended) The method of any one of claims 1-5, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one equity security, a put contract for an equity security, or a call contract for an equity security.

7. (Original) The method of claim 6, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one of said equity security or said put contract for the equity security.

8. (Original) The method of claim 7, wherein the step of receiving a valuation of collateral is carried out with said at least one security including at least one said equity security.

9. (Currently Amended) The method of any one of claims 1-5, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral ~~for compliance with a loan requirement permitted under the benefit plan~~ is carried out ~~in~~ with the benefit plan being an ERISA-qualified benefit plan.

10. (Currently Amended) The method of claim 6, wherein the step of comparing the balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral ~~for compliance with a loan requirement permitted under the benefit plan~~ is carried out with the benefit plan being an ERISA-qualified ~~benefit~~ plan.

11. (Currently Amended) The method of claim 7, wherein the step of comparing the balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral ~~for compliance with a loan requirement permitted under the benefit plan~~ is carried out with the benefit plan being an ERISA-qualified ~~benefit~~ plan.

12. (Currently Amended) The method of claim 8, wherein the step of comparing the balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral ~~for compliance with a loan requirement permitted under the benefit plan~~ is carried out with the benefit plan being an ERISA-qualified ~~benefit~~ plan.

13. (Currently Amended) The method of any one of claims 1-5, wherein the step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral ~~for compliance with a loan requirement permitted under the benefit plan~~ is carried out with the benefit plan not being an ERISA-qualified ~~benefit~~ plan.

14. (Currently amended) A computer-implemented method ~~for~~ of illustrating a ~~participant's~~ non-tax-qualified benefit plan's financial performance, the method including the steps of:

receiving non-tax-qualified benefit plan data, the data including a ~~valuation~~ of collateral for a loan to the a non-tax-qualified benefit plan, the loan related to the benefit play

plan by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security ~~of a benefit plan~~ issued by a sponsor of the benefit plan, the loan having a balance sufficient for compliance with a Regulation U loan requirement ~~permitted under the benefit plan~~; and

generating an illustration of said ~~participant's~~ benefit plan's financial performance over time.

15. (Currently Amended) The method of claim 14, wherein the step of generating an illustration includes at least one of the following sub-steps:

computing a simple accounting rate ~~for~~ of return ~~of the said participant's~~ benefit plan;

computing the benefit plan's internal rate of return;

computing the benefit plan's present value gain or loss;

computing the benefit plan sponsor's GAAP cost; ~~and~~

computing the benefit plan sponsor's present value cost;

computing a simple accounting rate of return of at least one participant's interest in the benefit plan;

computing an internal rate of return of at least one participant's interest in the benefit plan; and

computing a present value gain or loss of at least one participant's interest in the benefit plan.

16. (Currently Amended) The method of claim 15, wherein the step of generating an illustration includes at least one additional said sub-step.

17. (Currently Amended) The method of claim 16, wherein the step of generating an illustration includes at least one additional said sub-step.

18. (Currently Amended) The method of claim 17, wherein the step of generating an illustration includes at least one additional said sub-step.

19. (Currently Amended) The method of claim 18, wherein the step of generating an illustration includes at least one additional said sub-step.

20. (Currently amended) The method of any one of claims 14-19, further including the step of:

transferring financial performance data to at least one party with an interest in the benefit plan.

21. (Currently amended) A computer-implemented method of comparing ~~illustrating a comparison of at least one participant in a stock option plan to at least one participant in a~~ non-tax qualified participant's benefit plan, the method including the steps of:

receiving financial performance data for a ~~participant's~~ non-tax qualified benefit plan, the benefit plan having collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security ~~of issued by a plan-benefit sponsor~~ of the benefit plan;

receiving the financial performance data for a stock option plan;

generating a comparison of the stock option plan and the benefit plan data; and

computing at least one difference between ~~said~~ the stock option plan and ~~said~~ the benefit plan.

22. (Previously Presented) The method of claim 21, further including the step of:

transferring financial performance data to at least one party with an interest in the benefit plan.

23. (Currently amended) The method of any one of claims 14-22, wherein at least one of the steps is carried out with the benefit plan being an ERISA-qualified ~~benefit~~ plan.

24. (Currently amended) ~~A computer system to monitor sufficiency of collateral for a loan to a participant's benefit plan, the system comprising:~~

a digital computer connected to an input device for receiving input information and to an output device, the computer programmed to carry out the steps of:

receiving a ~~valuation~~ of collateral for a loan to a participant's non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a ~~benefit plan sponsor~~ of the benefit plan;

~~determining a balance of the loan to the benefit plan; and~~

comparing ~~the~~ a balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral for compliance with a Regulation U loan requirement ~~permitted under the benefit plan.~~

25. (Currently Amended) The system of claim 24, wherein the computer is also programmed to carry out the step of:

signaling an incidence of noncompliance with the loan requirement.

26. (Currently Amended) The system of claim 25, wherein the computer is also programmed to carry out the step of:

computing an amount of the collateral to be sold to retire debt to comply with a the loan requirement.

27. (Currently Amended) The system of claim 25, wherein the computer is also programmed to carry out the step of:

computing an amount of additional collateral required to comply with the loan requirement.

28. (Currently Amended) The system of claim 24, wherein the computer is programmed to carry out the step of comparing by steps including:

computing ~~the~~ an actual ratio of the loan amount divided by the value of the collateral; and

comparing ~~an~~ the actual ratio to a test ratio; ~~and~~ to determine whether to

signal noncompliance with the loan requirement ~~ing when the actual ratio equals or exceeds the test ratio.~~

29. (Original) The system of any one of claims 24-28, wherein the ~~computer is~~ programmed to carry out ~~said step of receiving a valuation of collateral carried out with said~~ at least one security including es at least one equity security, a put contract for an equity security, or a call contract for an equity security.

30. (Original) The system of claim 29, wherein the ~~computer is~~ programmed to carry out ~~said step of receiving a valuation of collateral carried out with said~~ at least one security

includinges at least one of said equity security or said put contract for the equity security.

31. (Original) The system of claim 30, wherein the ~~computer is programmed to carry out said step of receiving a valuation of collateral carried out with said~~ at least one security includinges at least one said equity security.

32. (Currently Amended) The system of any one of claims 24-28, wherein the ~~computer is programmed to carry out said step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with a loan requirement permitted under the benefit plan is carried out in with the benefit plan being is~~ an ERISA-qualified benefit plan.

33. (Currently Amended) The system of claim 29, wherein the ~~computer is programmed to carry out said step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with a loan requirement permitted under the benefit plan is carried out in with the benefit plan being is~~ an ERISA-qualified benefit plan.

34. (Currently Amended) The system of claim 30, wherein the ~~computer is programmed to carry out said step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with a loan requirement permitted under the benefit plan is carried out in with the benefit plan being is~~ an ERISA-qualified benefit plan.

35. (Currently Amended) The system of claim 31, wherein the ~~computer is~~

~~programmed to carry out said step of comparing the balance of the loan to the value of the collateral to monitor sufficiency of the collateral for compliance with a loan requirement permitted under the benefit plan is carried out in with the benefit plan being is~~ an ERISA-
qualified benefit plan.

36. (Currently amended) ~~A computer system to illustrate performance of a participant's benefit plan, the system including:~~

a digital computer connected to an input device for receiving input information and to an output device, the computer is programmed to carry out the steps of:

receiving benefit plan data of a non-tax qualified benefit plan, the data including a valuation of collateral for a loan to the ~~participant's~~ benefit plan, the loan related to the benefit ~~plan~~ by said loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security of a ~~benefit plan sponsor~~ of the benefit plan, the loan having a balance sufficient for compliance with a Regulation U loan requirement ~~permitted under the benefit plan~~; and

generating an illustration of ~~said participant's~~ the benefit plan's financial performance ~~over time~~.

37. (Currently amended) The system of claim 36, wherein said computer is programmed such that the step of generating an illustration includes at least one of the following sub-steps:

computing a simple accounting rate ~~for~~ of return of the said participant's benefit plan;

computing the benefit plan's internal rate of return;

computing the benefit plan's present value gain or loss;

computing the benefit plan sponsor's GAAP cost; ~~and~~
computing the benefit plan sponsor's present value cost;
computing a simple accounting rate of return of at least one participant's interest
in the benefit plan;
computing an internal rate of return of at least one participant's interest in the
benefit plan; and
computing a present value gain or loss of at least one participant's interest in
the benefit plan.

38. (Previously Presented) The method of claim 37, wherein said computer is programmed such that the step of generating an illustration includes at least one additional said sub-step.

39. (Previously Presented) The system of claim 38, wherein said computer is programmed such that the step of generating an illustration includes at least one additional said sub-step.

40. (Previously Presented) The system of claim 39, wherein said computer is programmed such that the step of generating an illustration includes at least one additional said sub-step.

41. (Previously Presented) The system of claim 40, wherein said computer is programmed such that the step of generating an illustration includes at least one additional said sub-step.

42.(Currently amended) The system of any one of claims 36-41, wherein
said further including an other computer system receiving is programmed to carry out the step
of:

—————transferring financial performance data, the other computer system
corresponding to at least one party with an interest in the benefit plan.

43. (Currently amended) A computer system to illustrate a comparison of at
~~least one participant in a stock option plan to at least one participant in a participant's benefit~~
~~plan, the system including:~~

a digital computer connected to an input device for receiving input information
and to an output device, the computer programmed to carry out the steps of:

receiving financial performance data for a benefit plan, the benefit plan having
collateral for a loan to the benefit plan, the loan at least partially funding acquisition of the
collateral held by the benefit plan, the collateral including at least one security of a ~~plan benefit~~
sponsor of the benefit plan;

receiving the financial performance data for a stock option plan;
generating a comparison of the stock option plan and the benefit plan data; and
computing at least one difference between ~~said~~the stock option plan and ~~said~~the
benefit plan.

44.(Currently amended) The system of claim 43, wherein said further
including an other computer system receiving is programmed to carry out the step of:
—————transferring financial performance data, the other computer system
corresponding to at least one party with an interest in the benefit plan.

45. (Currently amended) The system of any one of claims 43-44, wherein said computer is programmed to carry out at least one of the steps with the benefit plan being an ERISA-qualified benefit plan.

46.(Currently Amended) The method of any one of claims 1-5, 14-2219, 21, 22, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan ~~the compliance includes compliance under 12 CFR Sec. 122.~~

47. (Currently Amended) The method of claim ~~46~~6, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan ~~the benefit plan is not a tax qualified plan under the Internal Revenue Code.~~

48. (Currently Amended) The method of claim 9, wherein a put contract, held by a lender that provides the loan, accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan ~~any one of claims 1-5, 14-22, wherein the benefit plan is not a tax qualified plan under the Internal Revenue Code.~~

49. (Currently Amended) The apparatus system of any one of claims 24-28, 36-41, 43, 44, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan ~~wherein the compliance includes compliance under 12 CFR Sec. 122.~~

50. (Currently Amended) The apparatus system of claim ~~49~~29, wherein

further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan~~the benefit plan is not a tax qualified plan under the Internal Revenue Code.~~

51. (Currently Amended) The ~~apparatus~~ system of claim 29, further including a put contract, held by a lender of the loan, that accounts for a portion of the collateral held by the benefit plan or a reduction of the loan due to the lender from the benefit plan~~any one of claims 1-5, 14-22, wherein the benefit plan is not a tax qualified plan under the Internal Revenue Code.~~